



Mission

To ensure access to safe and secure insurance and financial services fundamental for the opportunity, security, and success of Michigan residents, while fostering economic growth and sustainability in both industries.





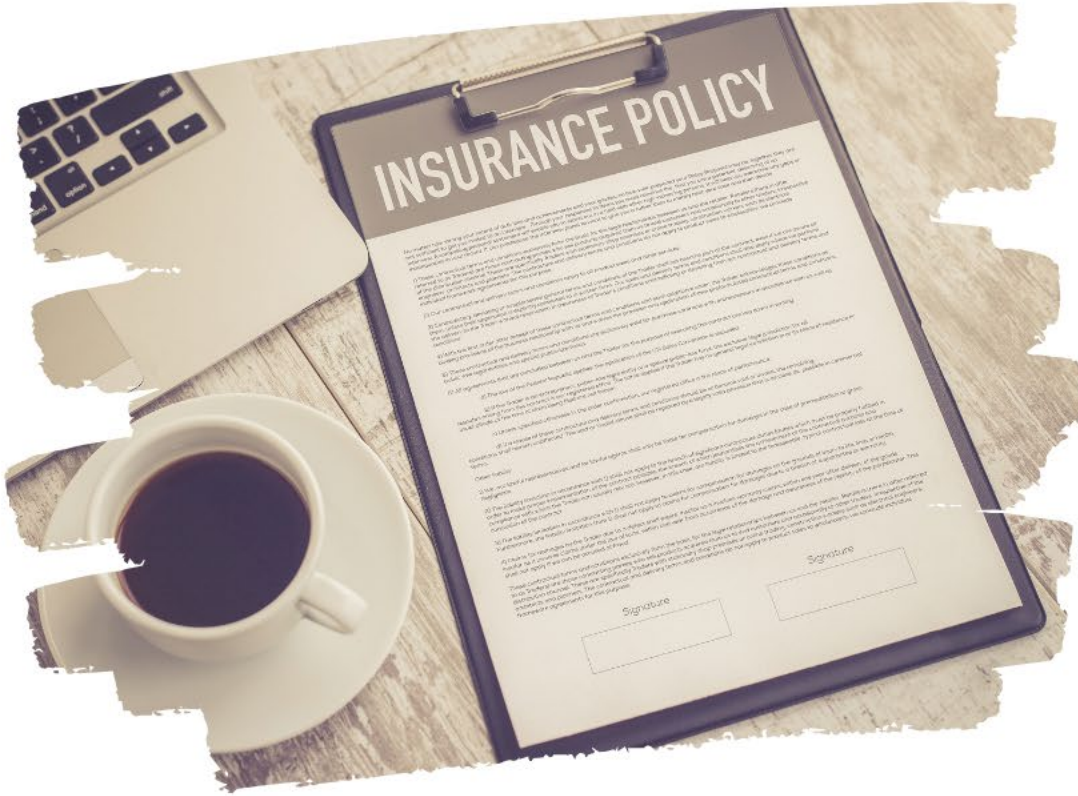
**Consumer
Protection**

**Operational
Compliance**

**Financial
Solvency**



Insurance



- Insurance Companies
- HMOs
- Third Party Administrators
- Dental Insurers
- Nonprofit Dental Corporations
- Self-funded Multiple Employer Welfare Arrangements (MEWAs)
- PBMs



What is Parity?

What are Parity Laws?

- Federal
- State



What is Governed By Parity?

Benefit Restrictions like:

- Annual and Lifetime Dollar Limits
- Financial
- Quantitative Treatment Limitations (QTL)
- Non-Quantitative Treatment Limitations (NQTL)



What Does DIFS Regulate?

Fully Funded Health Plans Including:

- Small Group
- Large Group
- Individual Market



How Does DIFS Regulate?

- Office of Insurance Rates and Forms
- Office of Consumer Services
- Office of Appeals, Legal Research, and Market Regulation



Office of Insurance Rates and Forms

The Office of Insurance Rates and Forms is responsible for enforcing Michigan insurance statutes and regulations pertaining to rates and forms submitted by insurance companies and other licensed entities.

The Office also is responsible for reviewing all filings relative to the Patient Protection and Affordable Care Act (ACA)



Office of Consumer Services

The Office of Consumer Services (OCS) is responsible for providing consumer information and reviewing consumer complaints.

Our goal is to educate and protect consumers, while ensuring DIFS' licensees are compliant with state and federal statutes, rules, and regulations.



Office of Appeals, Legal Research, and Market Regulation

- Patient's Right to Independent Review Act (PRIRA)
- Market Regulation



Types of PRIRA Reviews

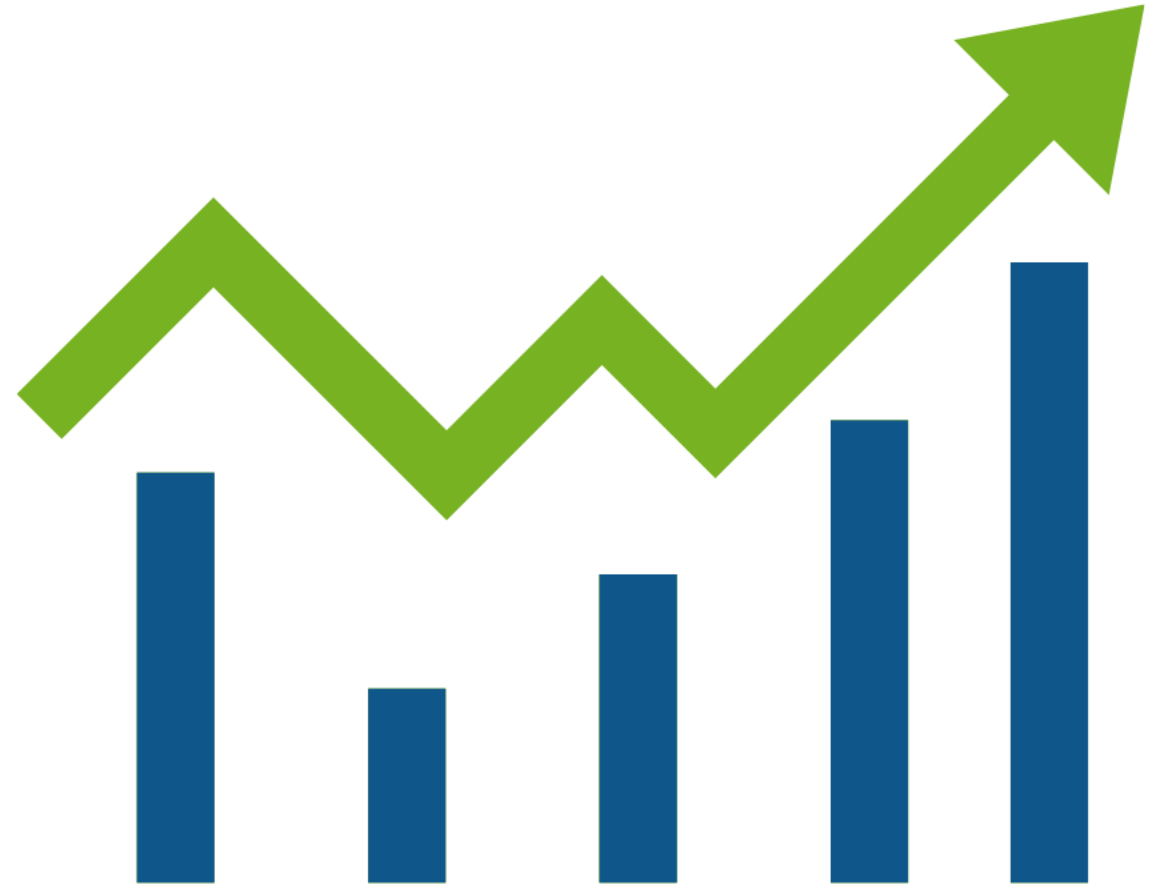
- Contractual
 - Conducted by DIFS
- Medical
 - Conducted by DIFS, following referral to Independent Review Organization (IRO)

PRIRA Orders are published online at:
Michigan.gov/DIFS/Legal/Hearings-Decisions/PRIRA



Current Trends

- Network Adequacy
- Prior Authorization
- Appeal Process



Contact Information

Complaints

 DIFScomplaints@michigan.gov

Health Appeals

 DIFS-HealthAppeal@michigan.gov

Health Insurance Questions

 DIFS-HICAP@michigan.gov

Contact DIFS:

Monday through Friday 8 a.m. to 5 p.m.

877-999-6442

DIFScomplaints@michigan.gov

Michigan.gov/DIFScomplaints



Find us on Social Media



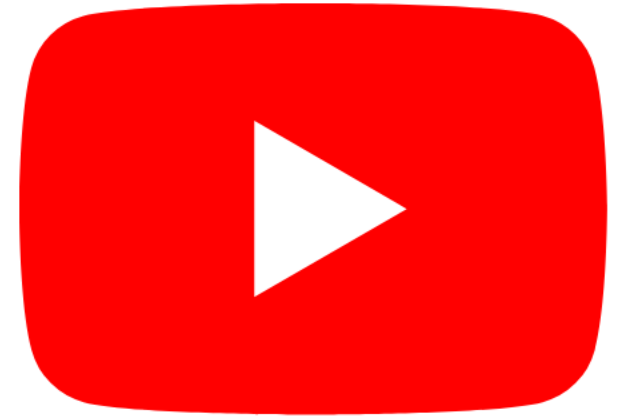
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Michigan Department
of Insurance and
Financial Services



@MichiganDIFS



The background is a solid blue color. It is decorated with several thick, expressive brushstrokes in two colors: a vibrant green and a light blue. These strokes are curved and appear to be part of a larger, abstract design that frames the central text. The strokes have a textured, hand-painted quality.

Thank you!

